

The Claims

Please amend the claims as follows:

1. (Currently Amended): A method of managing and linking a user's personal authentication credentials data over a network, comprising the steps of:
registering the user with a secure system;
inputting the user's user profile;
creating a personal homepage and personal database for the user that resides on by the system;
inputting the user's authentication credentials for a plurality of third parties into the personal database;
linking to one of the plurality of third parties by the user;
retrieving and securely transmitting appropriate authentication credentials from the personal database on the system for the one of the plurality of third parties by the system: and
logging the user onto the one of the plurality of third party sites.
2. (Currently Amended): The method of claim 1 wherein the step of registering comprises inputting creating master authentication credentials and inputting same into the system by the a first time user, and inputting the master authentication credentials by the user for each subsequent use of the system.

3. (Currently Amended): The method of claim 2 wherein the master authentication credentials ~~includes~~ include a unique user name and a unique password.

4. (Original): The method of claim 1 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.

5. (Original): The method of claim 1, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.

6. (Currently Amended): The method of claim 1 wherein the personal homepage and database contain ~~contains~~ authenticated links to the plurality of third parties.

7. (Currently Amended): The method of claim 1 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage and database.

8. (Currently Amended): The method of claim 1 wherein the step of linking comprises: going to a third party Web site by the user; clicking, by the user, on ~~an icon representing~~ a representation of the system;

checking, by the system, if the user is registered with the system by requesting that the user input master authentication credentials;

checking, by the system, for existing authentication credentials for the third party Web site;

if authentication credentials for the third party Web site do not exist on the system, inputting authentication credentials for the third party Web site into the personal database by the user and/or the system and then linking to the third party site, retrieving and securely transmitting the authentication credentials for the third party Web site by the system;

if authentication credentials for the third party Web site exist on the system, retrieving and securely transmitting appropriate authentication credentials for the third party Web site by the system; and

logging the user onto linking to the third party Web site by the system.

9. (Original): The method of claim 6 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.

10. (Currently Amended): The method of claim 1 wherein the step of linking comprises the steps of:

inputting, by the user and/or the system, information about a third party Web site into system;

requesting, by the user, the system to search for the third party Web site; and
finding, by the system, the third party Web site and presenting a link to the third party
Web site to the user.

11. (Currently Amended): The method of claim 1 wherein the step of retrieving and securely
transmitting comprises the steps of:

opening a new browser window by the system;
linking to the third party Web site;
transporting user authentication credentials to the third party Web site by the system; and
inputting the authentication credentials to the third party Web site.

12. (Currently Amended): The method of claim 1 wherein the system encrypts the user
profile and authentication credentials.

13. (Currently Amended): The method of claim 1 wherein the personal database contains
additional user profile personal data that is not authentication credentials.

14. (Currently Amended): A method of creating business incentives during e-commerce
comprising the steps of:

registering a user with a secure system;

inputting the user's user profile;

registering a third party ~~merchant~~ as a participating merchant with the system;

creating a personal homepage and personal database for the user by that resides on the system;

inputting the user's authentication credentials for a plurality of third parties, including at least one participating merchant, into the personal database;

linking to the at least one participating merchant by the user;

retrieving and securely transmitting appropriate user profile and/or authentication credentials from the personal database on the system for the at least one participating merchant by the system:

logging the user onto the at least one participating merchant;

purchasing a product by the user from the at least one participating merchant; and

receiving, by the system, compensation from the participating merchant.

15. (Currently Amended): The method of claim 14 wherein the step of registering comprises inputting creating master authentication credentials and inputting same into the system by the a first time user, and inputting the master credentials by the user for each subsequent use of the system.

16. (Currently Amended): The method of claim 15 wherein the master authentication credentials includes a unique user name and a unique password.
17. (Original): The method of claim 14 wherein the step of inputting authentication credentials for a plurality of third parties is performed by the user.
18. (Original): The method of claim 14, wherein the step of inputting authentication credentials for a plurality of third parties is performed by the system.
19. (Currently Amended): The method of claim 14 wherein the personal homepage and database contain ~~contains~~ authenticated links to the plurality of third parties.
20. (Currently Amended): The method of claim 14 wherein the step of linking comprises the step of clicking on a link to one of the plurality of third parties resident on the personal homepage and database.
21. (Currently Amended): The method of claim 14 wherein the step of linking comprises:
going to a third party Web site by the user;
clicking, by the user, on ~~an icon representing~~ a representation of the system;

checking, by the system, if the user is registered with the system by requesting that the user input master authentication credentials;

checking, by the system, for existing authentication credentials for the third party Web site;

if authentication credentials for the third party Web site do not exist on the system, inputting authentication credentials for the third party Web site into the personal database by the user and/or the system, and then linking to the third party Web site, retrieving and securely transmitting the authentication credentials for the third party Web site by the system;

if authentication credentials for the third party Web site exist on the system, linking to the third party Web site, retrieving and securely transmitting appropriate authentication credentials for the third party Web site by the system; and

linking to logging the user onto the third party Web site by the system.

22. (Original): The method of claim 21 wherein the step of linking comprises the step of clicking on a third party icon on the personal homepage.

23. (Currently Amended): The method of claim 14 wherein the step of linking comprises the steps of:

inputting, by the user and/or by the system, information about a third party Web site into the system;

requesting, by the user, the system to search for the third party Web site; and
finding, by the system, the third party Web site and presenting a link to the third party
Web site to the user.

24. (Currently Amended): The method of claim 14 wherein the step of retrieving and
securely transmitting comprises the steps of:

opening a new browser window by the system;

linking to the third party Web site;

transporting user authentication credentials to the third party Web site by the system; and
inputting the authentication credentials to the third party Web site.

25. (Original): The method of claim 14 wherein the step of purchasing a product includes
obtaining proprietary information from the third party Web site.

26. (Original): The method of claim 14 wherein compensation is a percentage of a price of
the product purchased.

27. (Original): The method of claim 14 wherein compensation is based upon the online
visit, and/or products purchased, and/or services purchased.

28. (Previously Presented): The method of claim 1, wherein the step of going to a third party site by the user further comprises the steps of:

going, by the user, from the third party site to at least one second third party site;

initiating an authentication process;

retrieving from the system and/or the third party site and securely transmitting by the system and/or the third party site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party site.

29. (Currently Amended): The method of claim 28 wherein the system and/or third party site encrypts the user profile and authentication credentials.

30. (Currently Amended): The method of claim 28 wherein the authentication process includes personal additional user profile data that is not authentication credentials.

31. (Previously Presented): The method of claim 1 wherein the user accesses the system and/or the third party sites using a device capable of accessing the network.

32. (Previously Presented): The method of claim 8, wherein the step of going to a third party Web site by the user further comprises the steps of:

going, by the user, from the third party Web site to at least one second third party Web site;

initiating an authentication process;

retrieving from the system and/or the third party Web site and securely transmitting by the system and/or the third party Web site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party Web site.

33. (Currently Amended): The method of claim 32 wherein the system and/or third party Web site encrypts the user profile and authentication credentials.

34. (Currently Amended): The method of claim 32 wherein the authentication process includes additional user profile personal data that is not authentication credentials.

35. (Previously Presented): The method of claim 8 wherein the user accesses the system and/or the third party sites using a device capable of accessing the network.

36. (Previously Presented): The method of claim 14, wherein the step of linking to the at least one participating merchant further comprises the steps of:

going, by the user, from the at least one participating merchant to at least one second third

party Web site;

initiating an authentication process;

retrieving from the system and/or the at least one participating merchant and securely transmitting by the system and/or the at least one participating merchant site appropriate user authentication credentials for the at least one second third party Web site; and

logging the user into the at least one second third party Web site.

37. (Currently Amended): The method of claim 36 wherein the system and/or the at least one participating merchant encrypts the user profile and authentication credentials.

38. (Currently Amended): The method of claim 36 wherein the authentication process includes personal additional user profile data that is not authentication credentials.

39. (Previously Presented): The method of claim 14 wherein the user accesses the system and/or the at least one participating merchant using a device capable of accessing the network.

40. (Currently Amended): The method of claim 21, wherein the step of going to a third party Web site by the user further comprises the steps of:

going, by the user, from the third party Web site to at least one second third party Web site;

initiating an authentication process;

checking, by the system, for existing authentication credentials for the second third party

Web site;

if authentication credentials for the second third party Web site do not exist on the
system, inputting authentication credentials for the second third party Web site into the personal
database by the user and/or the system, and then linking to the second third party Web site,
retrieving and securely transmitting the authentication credentials for the second third party Web
site by the system;

if authentication credentials for the second third party Web site exist on the system,
linking to the second third party Web site, retrieving from the system and/or the third party Web
site and securely transmitting by the system and/or the third party Web site appropriate user
authentication credentials for the at least one second third party Web site; and
logging the user into the at least one second third party Web site.

41. (Previously Presented): The method of claim 40 wherein the system and/or third party Web site encrypts the user authentication credentials.

42. (Currently Amended): The method of claim 40 wherein the authentication process includes personal additional user profile data that is not authentication credentials.

43. (Previously Presented): The method of claim 21 wherein the user accesses the system and/or the third party Web sites using a device capable of accessing the network.
44. (New): The method of claim 1, further comprising the step of using a client-side application that contains customized information for the user.
45. (New): The method of claim 14, further comprising the step of using a client-side application on the personal homepage that contains customized information for the user.
46. (New): The method of claim 44, wherein the personal database is securely synchronized from the system to the client-side application.
47. (New): The method of claim 45, wherein the personal database is securely synchronized from the system to the client-side application.
48. (New): The method of claim 5, further comprising the steps of:
 - monitoring, by the system, the user's activities;
 - determining, by the system, if a third party site requires input of user profile and/or authentication credentials;
 - checking, by the system, for user profile and/or authentication credentials in the system's

database related to the third party site, and if the user profile and/or authentication credentials exists;

automatically inputting, by the system, authentication credentials for the third party site.

49. (New): The method of claim 48, wherein when, prior to when the system automatically inputs authentication credentials to third party sites, the system notifies the user and requests opt-in permission to do so.

50 (New): The method of claim 49, wherein when the system requests opt-in permission, the notification to the user is audible, visual, and/or written.

51. (New): The method of claim 48, wherein if the authentication credentials related to the third party site do not exist on the personal database, the system searches existing user profile and authentication credentials within the personal database and inputs relevant registration information and creates authentication credentials for the third party site until complete, and automatically registers the user at the third party site.

52. (New): The method of claim 51, wherein if the third party site requires additional user profile and/or authentication credentials data not in the personal database, the system queries the user for the additional user profile and/or authentication credentials, automatically inputs

additional user profile and creates authentication credentials for the third party site until complete, and automatically registers user at the third party site.

53. (New): The method of claim 52, wherein the system automatically stores the complete user profile and/or authentication credentials for the third party site in the system's database.

54. (New): The method of claim 1, further comprising the step of, at the user's and/or system's request, of automatically revising the user's user profile and/or authentication credentials for a plurality of third party sites in the personal database when the user alerts the system of a revision.

55. (New): The method of claim 1, further comprising the step of creating a secure history of third party sites to which the user links.

56. (New): The method of claim 18, further comprising the steps of:
monitoring, by the system, the user's activities;
determining, by the system, if a third party site requires input of user profile and/or authentication credentials;
checking, by the system, for user profile and/or authentication credentials in the database related to the third party site, and if the user profile and/or authentication credentials exists;

automatically inputting, by the system, user profile and/or authentication credentials for the third party site.

57. (New): The method of claim 56, wherein prior to when the system automatically inputs user profile and/or authentication credentials, the system notifies the user and requests opt-in permission to do so.

58 (New): The method of claim 57, wherein the notification to the user is audible, visual, or written.

59. (New): The method of claim 56, wherein if the user profile and/or authentication credentials related to the third party site do not exist on the personal database, the system searches existing user profile and/or authentication credentials within the personal database and inputs relevant registration information including user profile and/or authentication credentials for the third party site until complete, and automatically registers the user at the third party site.

60. (New): The method of claim 59, wherein if the third party site requires additional user profile and/or authentication credentials not in the personal database, the system queries the user for the additional user profile and/or authentication credentials, once received from the user the system automatically inputs the additional user profile and/or authentication credentials for the

third party site until complete, and automatically registers user at the third party site.

61. (New): The method of claim 60, wherein the system automatically stores the complete user profile and/or authentication credentials for the third party site in the personal database.

62. (New): The method of claim 14, further comprising the step of automatically revising the user's user profile and/or authentication credentials for a plurality of third party sites in the personal database when the user alerts the system of a revision.

63. (New): The method of claim 14, further comprising the step of creating a secure history of third party sites to which the user links.

64. (New): The method of claim 14, further comprising the step of receiving, by the user, compensation from the participating merchant.

65. (New): The method of claim 1, further comprising the steps of:
 checking, by the system, the plurality of third party sites' requirements for user profile and/or authentication credentials to ensure that the inputted user's user profile and/or authentication credentials for each of the plurality of third parties is accurate;
 and if any of the plurality of third parties' required user profile and/or authentication

credentials change, updating the user's user profile and/or authentication credentials for the changed third parties.

66. (New): The method of claim 1, further comprising the steps of:
 checking, by the system, for additional third parties that require user profile and/or authentication credentials;
 inputting into the system's database, by the system, third party sites' requirements for user profile and/or authentication credentials for all additional third parties that so require.